

ABSTRACT OF THE DISCLOSURE

A system automatically intercepts and responds to most requests for personal information that are received from a network and directed to a user. Such requests are intercepted, and the sources of the requests, as well as the user, are validated. The system attempts to complete each request, using information obtained from a wallet database where information is kept secure and is associated with non-personal identifiers. The system attempts to complete requests by searching a dictionary database for request-type-specific rules that indicate, by non-personal identifiers, what personal information is to be entered into which fields of each request or form. The system may also attempt to complete requests or forms using rules for other types of requests that are applied to a new type of request using the principles of fuzzy logic or artificial intelligence. The system also includes a history database where previously user-validated requests are kept with personal information replaced with non-personal field identifiers, and it may attempt to complete requests by reference to requests in this history database. After a form is completed either by the system with user validation, or by the user, it may be kept in the history database, and new rules may be derived either through the use of fuzzy logic or artificial intelligence or study of the requests in the history database. These new rules may be added to the dictionary database. The fuzzy logic or artificial intelligence system may also be given positive or negative feedback.